

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
Charles Tony Gangi	§	Case No. 15-13545
	§	
Debtor	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Zane L. Zielinski, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 12:00 AM on 04/29/2016 in Courtroom ,

Second Floor  
Joliet City Hall Building  
150 West Jefferson Street  
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/30/2016

By: /s/ Zane L. Zielinski

Chapter 7 Trustee

*Zane L. Zielinski*  
6336 N. Cicero Avenue  
Suite 201  
Chicago, Illinois 60646

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 5,000.00  
and approved disbursements of \$ 50.00  
leaving a balance on hand of<sup>1</sup> \$ 4,950.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Golden Eagle Community Bank	\$ 59,713.45	\$ 59,713.45	\$ 0.00	\$ 3,700.00

Total to be paid to secured creditors \$ 3,700.00

Remaining Balance \$ 1,250.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski	\$ 1,250.00	\$ 0.00	\$ 1,250.00

Total to be paid for chapter 7 administrative expenses \$ 1,250.00

Remaining Balance \$ 0.00

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 22,585.38 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1A	Golden Eagle Community Bank	\$ 18,613.55	\$ 0.00	\$ 0.00
4	American Express Centurion Bank	\$ 3,971.83	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Zane L. Zielinski

Chapter 7 Trustee

*Zane L. Zielinski  
6336 N. Cicero Avenue  
Suite 201  
Chicago, Illinois 60646*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Charles Tony Gangi  
 Debtor

Case No. 15-13545-BWB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: dross  
 Form ID: pdf006

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Mar 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2016.

db  
 23181267 +Charles Tony Gangi, 10834 Canterbury Dr., Mokena, IL 60448-1090  
 23917784 +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
 23181268 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 23181269 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 23181270 +Citimortgage, Inc./Federal National, PO Box 9438, Dept 0251, Gaithersburg, MD 20898-9438  
 23181271 +Coleen Hawking, 10834 Canterbury Dr., Mokena, IL 60448-1090  
 23181277 +Golden Eagle Community Bank, 975 Country Club Rd, Woodstock, IL 60098-7212  
 23360220 +Golden Eagle Community Bank, Amber L Michlig, 2460 Lake Shore Drive,  
 Woodstock, IL 60098-6911  
 23181273 +Inland Bank & Trust Co., 837 S Westmore Avenue, Lombard, IL 60148-3784  
 23181272 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Infiniti Financial Services, PO Box 9001132,  
 Louisville, KY 40290-1132)  
 23181274 +Pierce & Associates, Thirteenth Floor, 1 North Dearborn, Chicago, IL 60602-4331  
 23181275 +Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352  
 23181277 +SmithAmundsen, LLC, 2460 Lake Shore Drive, Woodstock, IL 60098-6911  
 23181276 +SmithAmundsen, LLC, 3815 E. Main St., Suite A-1, Saint Charles, IL 60174-2488

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2016 at the address(es) listed below:

Amber L Michlig on behalf of Creditor Golden Eagle Community Bank amichlig@salawus.com  
 Joseph R Doyle on behalf of Debtor 1 Charles Tony Gangi joe@bizardoylelaw.com,  
 jim@bizardoylelaw.com;nicole@bizardoylelaw.com;craig@bizardoylelaw.com  
 Josephine J Miceli on behalf of Creditor Federal National Mortgage Association (FNMA)  
 Jo@johnsonblumberg.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
 William S Hackney, III on behalf of Creditor Inland Bank & Trust Co. whackney@salawus.com,  
 jadams@salawus.com,celliott@salawus.com,tsowles@salawus.com  
 Zane L. Zielinski on behalf of Trustee Zane L. Zielinski trustee@zanezielinski.com,  
 zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactor  
 law.com  
 Zane L. Zielinski trustee@zanezielinski.com,  
 zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactor  
 law.com

TOTAL: 7